

**VOLATILITY**



Based on 3 year standard deviation

**UNIVERSAL LIFE  
MARKET INDEXED ACCOUNTS**

**SPECIALTY FUNDS**

**BMO Junior Gold Index ETF (ZJG)**

**TOP HOLDINGS**

as of January 31, 2023

Royal Gold Inc	14.07%
Kinross Gold Corp	9.86%
Yamana Gold Inc	9.77%
Alamos Gold Inc Cl A	7.32%
B2Gold Corp	7.17%
SSR Mining Inc	5.91%
Osisko Gold Royalties Ltd	4.14%
Eldorado Gold Corp	2.98%
NovaGold Resources Inc	2.59%
OceanaGold Corp	2.57%

The information contained in this profile is related to the index indicated above. As part of a BMO Life Assurance Company policy, you do not purchase units in this index or a legal interest in any security.

**OBJECTIVE**

BMO Junior Gold Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones North America Select Junior Gold Index, net of expenses.

**COMPOUND RETURN**

as of January 31, 2023

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Index	10.34%	31.89%	25.83%	14.99%	4.51%	5.97%	-0.83%	-1.83%

**CALENDAR RETURN**

as of January 31, 2023

Period	2022	2021	2020	2019	2018	2017	2016	2015	2014
Index	-1.49%	-16.57%	24.49%	41.66%	-18.62%	11.92%	63.26%	-17.04%	-2.87%

**GROWTH OF \$10,000**

Annual values as of January 31, 2023



■ BMO Junior Gold Index ETF (ZJG)

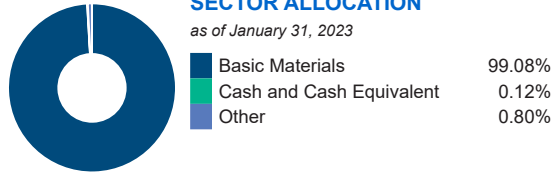
**ASSET ALLOCATION**

as of January 31, 2023



**SECTOR ALLOCATION**

as of January 31, 2023



**GEOGRAPHIC ALLOCATION**

as of January 31, 2023



Past performance is no guarantee of future performance. All returns are historical annual compounded total rates of return and reflect changes in yield and distributions reinvested. Managed Indexed, Managed Portfolios and Market Indexed accounts credit an interest amount mirroring the net rate of return of a specified underlying investment, less a BMO Life Assurance Company daily management fee. These rates of return do not reflect the current BMO Life Assurance Company management /universal life fee which must be taken into consideration when determining the net return earned on the account.

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